

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MATTHEW H LANGHAM
TERRI LANGHAM
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:22-70020 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/21/2022 and confirmed on 3/21/22 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts	48,595.00
Less Refunds to Debtor	2,620.48
TOTAL AMOUNT OF PLAN FUND	45,974.52

Administrative Fees	
Filing Fee	0.00
Notice Fee	0.00
Attorney Fee	6,000.00
Trustee Fee	2,530.81
Court Ordered Automotive Insurance	0.00
TOTAL ADMINISTRATIVE FEES	8,530.81

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	AARONS INC(*) Acct: 9189	3,400.00	3,400.00	0.00	3,400.00
	LENDMARK FINANCIAL SERVICES LLC Acct: 2771	3,162.67	3,162.67	209.51	3,372.18
	ONE MAIN FINANCIAL GROUP LLC(*) Acct: 8034	4,855.42	4,855.42	326.72	5,182.14
	ONE MAIN FINANCIAL GROUP LLC Acct: 8044	16,587.82	16,587.82	2,946.59	19,534.41
					31,488.73

Priority					
	LAWRENCE W WILLIS ESQ Acct:	0.00	0.00	0.00	0.00
	MATTHEW H LANGHAM Acct:	0.00	0.00	0.00	0.00
	MATTHEW H LANGHAM Acct:	2,620.48	2,620.48	0.00	0.00
	WILLIS & ASSOCIATES Acct:	0.00	0.00	0.00	0.00
	LAWRENCE W WILLIS ESQ Acct:	4,000.00	4,000.00	0.00	0.00
	LAWRENCE W WILLIS ESQ Acct: XXXXXXXXXXXXXXXXXXXXXXX6/25	2,000.00	2,000.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 9189	204.42	204.42	0.00	204.42
	ONE MAIN FINANCIAL GROUP LLC Acct: 8044	0.00	1,008.64	0.00	1,008.64
					1,213.06

Unsecured					
	CAINE & WEINER Acct: 1174	0.00	0.00	0.00	0.00
	CHASE AUTO FINANCE(*) Acct: 0084	0.00	0.00	0.00	0.00
	CREDIT MANAGEMENT COMPANY	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6798				
	FINANCE SYSTEM	0.00	0.00	0.00	0.00
	Acct: 3499				
	FINGERHUT	0.00	0.00	0.00	0.00
	Acct: 9055				
	HOLIDAY FINANCIAL SERVICE	0.00	0.00	0.00	0.00
	Acct: 5802				
	JEFFERSON CAPITAL SYSTEMS LLC*	0.00	0.00	0.00	0.00
	Acct: 5939				
	KEYBRIDGE MEDICAL REVENUE CARE	1,408.21	1,408.21	0.00	1,408.21
	Acct: 1313				
	KEYBRIDGE MEDICAL REVENUE CARE	0.00	0.00	0.00	0.00
	Acct: 9911				
	KEYBRIDGE MEDICAL REVENUE CARE	0.00	0.00	0.00	0.00
	Acct: 7445				
	KEYBRIDGE MEDICAL REVENUE CARE	0.00	0.00	0.00	0.00
	Acct: 7777				
	KEYBRIDGE MEDICAL REVENUE CARE	0.00	0.00	0.00	0.00
	Acct: 7706				
	KEYBRIDGE MEDICAL REVENUE CARE	0.00	0.00	0.00	0.00
	Acct: 6996				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 5885				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 0846				
	NORTHWEST BANK ASSGNEE NORTHWE	927.94	927.94	0.00	927.94
	Acct: 5633				
	PRAAG FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 2990				
	PA DEPARTMENT OF REVENUE*	9.85	9.85	0.00	9.85
	Acct: 9189				
	PENDRICK CAPITAL PARTNERS LLC	498.75	498.75	0.00	498.75
	Acct: 9296				
	JEFFERSON CAPITAL SYSTEMS LLC*	0.00	0.00	0.00	0.00
	Acct: 5906				
	VERIZON BY AMERICAN INFOSOURCE AS	1,043.88	1,043.88	0.00	1,043.88
	Acct: 0001				
	INDIANA REGIONAL MEDICAL CNTR	853.29	853.29	0.00	853.29
	Acct: 8117				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 7955				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					4,741.92
TOTAL PAID TO CREDITORS					37,443.71

TOTAL CLAIMED	
PRIORITY	204.42
SECURED	28,005.91
UNSECURED	4,741.92

Date: 04/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
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IN RE:

MATTHEW H LANGHAM
TERRI LANGHAM
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:22-70020 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Matthew H Langham
Terri Langham
Debtors

Case No. 22-70020-JAD
Chapter 13

District/off: 0315-7
Date Rcvd: Apr 28, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Matthew H Langham, Terri Langham, PO Box 81, Plumville, PA 16246-0081
15454411	+ Indiana Regional Medical Center, 835 Hospital Rd, Indiana, PA 15701-3629

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 29 2025 01:42:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 29 2025 01:55:14	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15454401	+ Email/Text: bankruptcynotices@aarons.com	Apr 29 2025 01:42:00	Aaron's Sales & Lease, 2020 Shelly Drive, Indiana, PA 15701-2388
15447945	+ Email/Text: bankruptcynotices@aarons.com	Apr 29 2025 01:42:00	Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239
15447946	+ Email/Text: caineweiner@ebn.phinsolutions.com	Apr 29 2025 01:41:41	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
15454404	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 29 2025 01:55:23	Capital One, 1500 Capital One Drive, Richmond, VA 23238
15447947	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 29 2025 01:56:40	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
15447948	+ Email/Text: bdsupport@creditmanagementcompany.com	Apr 29 2025 01:42:00	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15454407	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 29 2025 01:57:53	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
15447949	+ Email/Text: info@financesysteminc.com	Apr 29 2025 01:41:00	Finance System, Inc., Attn: Bankruptcy, 5703 National Road East, Richmond, IN 47374-2619
15447950	+ Email/Text: bnc-bluestem@quantum3group.com	Apr 29 2025 01:42:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15463738	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 29 2025 01:42:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15447952	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 29 2025 01:42:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy,

District/off: 0315-7

User: auto

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15447953	+ Email/Text: bankruptcynotices@keybridgemed.com	Apr 29 2025 01:42:00	16 Mcleland Road, Saint Cloud, MN 56303 KeyBridge Medical Revenue, Attn: Bankruptcy, 2348 Baton Rouge Ave, Lima, OH 45805-1167
15454697	+ Email/Text: bankruptcynotices@keybridgemed.com	Apr 29 2025 01:42:00	KeyBridge Medical Revenue Care, PO Box 1568, Lima, OH 45802-1568
15447954	Email/Text: bk@lendmarkfinancial.com	Apr 29 2025 01:40:00	Lendmark Financial Service, 1735 North Brown Road, Suite 300, Lawenceville, GA 60043
15459091	Email/Text: bk@lendmarkfinancial.com	Apr 29 2025 01:40:00	Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014
15449369	Email/PDF: resurgentbknotifications@resurgent.com	Apr 29 2025 01:44:07	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15454415	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 29 2025 01:43:41	Lvny Funding Llc, C/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15447955	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 29 2025 01:42:00	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15447956	+ Email/Text: angela.abreu@northwest.com	Apr 29 2025 01:40:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15447957	+ Email/PDF: cbp@omf.com	Apr 29 2025 01:57:40	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15469730	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 29 2025 01:43:00	OneMain Financial Group, LLC, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
15461187	Email/Text: perituspendrick@perituservices.com	Apr 29 2025 01:40:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
15447958	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 29 2025 01:44:15	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15453848	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 29 2025 01:42:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15454420	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Apr 29 2025 01:41:00	Progressive Insurance, 6300 Wilson Mills Rd, Cleveland, OH 44143-2182
15454422	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 29 2025 01:56:04	SYNCB, C/O P O BOX 965015, Orlando, FL 32896-0001
15447959	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 29 2025 01:43:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15448043	^ MEBN	Apr 29 2025 01:35:56	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15447960	+ Email/Text: bankruptcydepartment@tsico.com	Apr 29 2025 01:42:00	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15464772	Email/PDF: ebn_ais@aisinfo.com	Apr 29 2025 01:44:07	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		OneMain Financial Group, LLC
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0315-7

User: auto

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15454402	*+	Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239
15454403	*+	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
15454405	*+	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
15454406	*+	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15454408	*+	Finance System, Inc., Attn: Bankruptcy, 5703 National Road East, Richmond, IN 47374-2619
15454409	*+	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15454410	*+	Holiday Financial Serv, 2340 Warren Rd Ste 205, Indiana, PA 15701-2413
15575877	*+	Indiana Regional Medical Center, 835 Hospital Road, Indiana, PA 15701-3629
15454412	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court; Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
15454413	*+	KeyBridge Medical Revenue, Attn: Bankruptcy, 2348 Baton Rouge Ave, Lima, OH 45805-1167
15454414	*P++	LENDMARK FINANCIAL SERVICES, 2118 USHER ST, COVINGTON GA 30014-2434, address filed with court; Lendmark Financial Service, 1735 North Brown Road, Suite 300, Lawrenceville, GA 60043
15454416	*+	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15454417	*+	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15454418	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15454419	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15454421	*+	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15454423	*+	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15447951	##+	Holiday Financial Serv, 2340 Warren Rd Ste 205, Indiana, PA 15701-2413

TOTAL: 1 Undeliverable, 18 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor OneMain Financial Group LLC dcarlon@kmllawgroup.com
Lawrence Willis	on behalf of Joint Debtor Terri Langham ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Lawrence Willis	on behalf of Debtor Matthew H Langham ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com

TOTAL: 5